

Gambling and the family... a personal story

Editor's Note: The spouse of a compulsive gambler in Minnesota wrote the following story. It reminds us:

- that compulsive gambling is an addiction that can lead to the destruction of a family, career, and relationships with many other people;
- how vulnerable any of us could be to a family member's gambling problem;
- how utterly devastating compulsive gambling can be for the family;
- that gambling often occurs with few visible signs and points to the need for mental health, health care, social service, court service, family service, and corrections professionals to include the possibility of a gambling problem when assessing clients for a variety of presenting behaviors that have no obvious link to gambling;
- that not everyone is aware that there are resources available in Minnesota to help both the gambler and affected family members;
- those laws and financial practices that make family members unnecessarily vulnerable need to be examined. And finally;
- families affected by compulsive gambling can recover, rebuild and move on with happy productive lives.

We had been married for 14 years and had a successful dairy farming business. In addition, I had a good job in a rural Minnesota Social Services system working with clients in Family and Children's programs, collaboratives, chemical dependency, courts, law enforcement and mental health programs. We had a newly remodeled home with almost everything paid for in full and payments were never late. We were all healthy and taking an occasional trip to Disney with the kids. Sure the marriage was a little rocky, much of which I interpreted as "farm stress," mid-life, and the differences between men and women.

Early Signs

While it was probably in front of me for some time, I couldn't see the gambling addiction. When the lenders called I always directed the calls to my spouse. I never worried about finances because none of those entities ever attempted to engage me in any real conversation about finances. Later, however, several local financial managers for our accounts indicated that they knew there was at least a rumor in the community that there were gambling in our home. When I asked why they never said anything to me, they always replied that they thought I knew. Several were not worried because I had a professional salary and they believed the accounts would eventually be paid off. While they worked with loans and debts all the time, they understood just as little as I did about the ramifications of gambling. In the end, their assumptions proved to be about as damaging as the actual addiction itself when it came to our family's recovery.

Living With A Compulsive Gambler

In just a few months time the kids and I faced numerous realities:

1. The sudden appearance of numerous credit cards made out with me as primary cardholder that were obtained through mail applications. While the creditors extended the credit without checking identity, they were unwilling to forgive those debts for me, even though the charges were clearly casino related.

2. Large loans where the collateral was double mortgaged or didn't exist. Some were in my name but the lender never verified if the collateral even existed.
3. Refusals of some individuals that had actually purchased family items used as loan collateral to cooperate in tracing the items and monies.
4. Filing fraud statements with the credit reporting agencies so more credit couldn't be obtained illegally.
5. Moving from our home and returning with a Deputy to take one last look to see if anything could be saved.
6. Giving away the family dog.
7. Changing schools.
8. Changing churches.
9. Convincing the phone and electric companies to give me those services even though the bills hadn't been paid while in my spouse's name.
10. Domestic violence.
11. Having a Court Guardian appointed for my kids.
12. Changing beneficiaries of life insurance policies.
13. Removing my name from my parent's trust.
14. Chasing my kids as they followed on their bikes, the semi that took away the tractors.
15. Mediating before the house foreclosure.
16. Watching the Sheriff auction off our home.
17. Explaining to the kids why we couldn't live at our house any more.
18. Trying to convince the kids it wasn't their fault.
19. Having friends and family say they were surprised I let this happen and trying to be gracious to them afterwards.
20. Lots of court orders and appearances.
21. Talking with therapists, doctors, and ministers, trying to understand what was going on.
22. Trips to casinos and banks to trace family funds.
23. Significant weight/hair loss and vomiting due to stress.
24. Trips to the food shelf.
25. Trips to pawn shops to try to find my jewelry.
26. Someone suggesting that my children should be in foster care because of what I had let happen.
27. No piano lessons, summer swimming and recreation passes, or 4-H.
28. Consumer Credit Counseling services.
29. Insomnia/Depression.
30. Two-month stress leave from work.
31. Trying to find housing and packing/moving/unpacking.
32. Divorce.
33. Bankruptcy.
34. Bad credit and no way to get a loan for home or car.
35. Our name in the local paper in the crime section.
36. Five years later still having higher interest on loans I am able to get because of the bankruptcy.
37. No Rapid taxes for five years.
38. Higher auto insurance rates and canceled bank check cards because of the bankruptcy.
39. At that time, there was no treatment for our family because our gambler wasn't in treatment.
40. And the list goes on.

Compulsive Gambling: A "Silent Disease or Disorder"

Even though I supervised a local system of care for families and children at the county level, I didn't see the gambling problem. We must recognize that gambling does not show up nor is it processed in our system as a gambling issue. Rather, it shows itself as poor or irresponsible money management, failure to provide food, clothing, and shelter and medical care to children or the vulnerable elderly, depression, a bad marriage, domestic violence, or a crime against a friend perhaps not big enough to prosecute.

Suggestions for Legislative, Credit, Finance, and Court Services Consideration

I realize that gambling will always be in our midst. But why not let the system feed off of the gambling addict alone and let their families move out of the chaos gambling brings. Here are some legislative suggestions to consider: No loans over \$5,000 if anyone other than the applicant is to be responsible for the debt, and/or minimally in person interviews of those persons applying for and responsible for any type of loan. No second mortgages without both titleholders to the property present for an in-person interview. No credit card companies issuing credit cards without doing at least one personal contact with the primary cardholder. No credit card statements without showing the store name where a purchase was made on all statements, each and every time. Docket priority in courts where gambling is cited and verified with substantial evidence for those individuals needing a legal divorce from a person with a gambling addiction. Lenders should be required to allow the affected other to benefit from the same low interest rates that other non-gambling individuals enjoy. Some of these simple actions could help curtail the devastation that gambling can invoke on the affected others. And always protect the children. Any law or social action should always be mindful of those children that are the innocent victims of a game gone awry.

Family Recovery

Compulsive gambling has forever affected Five years later, my life and my children's lives. Our job now is to move on and we have. Occasionally I wonder where a certain special item went, but I no longer dwell on it. Slow cooked food is once again the norm and a small house dog is now part of our family. Our lives are each other, and we are a version of happy once again. Wiser and more together than ever.

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